

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

LAWRENCE E TAYLOR
JOSELYN F TAYLOR
Debtors

Case No. 08-02580

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/07/2009.
- 5) The case was converted on 05/11/2009.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 40,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,905.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$24,905.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,288.62
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,387.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,675.73**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BONAVENTURE MEDICAL	Unsecured	100.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	850.00	893.12	893.12	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,200.00	2,934.51	2,934.51	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,200.00	3,085.66	3,085.66	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	7,020.89	7,020.89	0.00	0.00
CHASE BANK USA	Unsecured	3,000.00	2,866.10	2,866.10	0.00	0.00
CHASE BANK USA	Unsecured	1,000.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	390.00	427.14	427.14	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,000.00	5,854.71	5,854.71	0.00	0.00
ECMC	Unsecured	21,900.00	22,861.64	22,861.64	0.00	0.00
ECMC	Unsecured	41,100.00	43,329.05	43,329.05	0.00	0.00
FRANKLIN CREDIT MGMT CORP	Unsecured	NA	23,841.86	23,841.86	0.00	0.00
GREAT LAKES EDUCATIONAL SRV	Unsecured	9,800.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	7,000.00	NA	NA	0.00	0.00
KANE COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	9,600.00	9,590.67	9,590.67	0.00	0.00
NANDRA FAMILY PRACTICE	Unsecured	58.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	3,630.00	NA	NA	0.00	0.00
RADIOLOGY CONSULTANT LTD	Unsecured	16.00	NA	NA	0.00	0.00
RUSH COPLEY	Unsecured	365.00	NA	NA	0.00	0.00
TAYLOR BEAN & WHITAKER MORT	Secured	13,693.92	13,693.92	13,693.92	0.00	0.00
TAYLOR BEAN & WHITAKER MORT	Secured	4,463.22	4,463.22	4,463.22	0.00	0.00
TAYLOR BEAN & WHITAKER MORT	Secured	NA	0.00	0.00	16,281.29	0.00
TAYLOR BEAN & WHITAKER MORT	Secured	0.00	0.00	0.00	4,947.98	0.00
VILLAGE OF DOLTON	Unsecured	360.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	3,700.00	NA	NA	0.00	0.00
WESCOM CREDIT UNION	Unsecured	5,000.00	6,203.95	6,203.95	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$21,229.27	\$0.00
Mortgage Arrearage	\$18,157.14	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,157.14	\$21,229.27	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$128,909.30	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,675.73</u>
Disbursements to Creditors	<u>\$21,229.27</u>
TOTAL DISBURSEMENTS :	<u>\$24,905.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/27/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.